

SERFF Tracking Number:	PRTD-125625624	State:	Arkansas
Filing Company:	Protective Life Insurance Company	State Tracking Number:	38812
Company Tracking Number:	CLBD.1011.04.08		
TOI:	LTC03I Individual Long Term Care	Sub-TOI:	LTC03I.002 Non Qualified
Product Name:	HeritageGuard SPWL		
Project Name/Number:	HeritageGuard SPWL/CLBD.1011.04.08		

Filing at a Glance

Company: Protective Life Insurance Company

Product Name: HeritageGuard SPWL

TOI: LTC03I Individual Long Term Care

Sub-TOI: LTC03I.002 Non Qualified

Filing Type: Advertisement

SERFF Tr Num: PRTD-125625624 State: ArkansasLH

SERFF Status: Closed

State Tr Num: 38812

Co Tr Num: CLBD.1011.04.08

State Status: Withdrawn

Co Status:

Reviewer(s): Harris Shearer

Author: Lisa Chaves

Disposition Date: 07/23/2008

Date Submitted: 04/28/2008

Disposition Status: Withdrawn

Implementation Date Requested: On Approval

Implementation Date:

State Filing Description:

General Information

Project Name: HeritageGuard SPWL

Project Number: CLBD.1011.04.08

Requested Filing Mode:

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 07/23/2008

State Status Changed: 07/23/2008

Corresponding Filing Tracking Number:

Filing Description:

Status of Filing in Domicile: Not Filed

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Individual

Group Market Size:

Group Market Type:

Deemer Date:

This advertising material is being filed for use in your state. It will be used to explain rider P-6030 - a Long Term Care Rider. This rider was approved in your state on 10/25/2007. This filing does not contain any unusual or possibly controversial items from company or industry standards.

Company and Contact

Filing Contact Information

Lisa Chaves,

lisa.chaves@protective.com

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2801 Highway 280 South (205) 268-5016 [Phone]
Birmingham, AL 35223

Filing Company Information

Protective Life Insurance Company	CoCode: 68136	State of Domicile: Tennessee
P O Box 2606	Group Code: 458	Company Type: Life
Birmingham, AL 35202	Group Name: Protective Life Insurance	State ID Number:
(800) 866-3555 ext. [Phone]	FEIN Number: 63-0169720	

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Filing Fees

Fee Required?	Yes
Fee Amount:	\$25.00
Retaliatory?	No
Fee Explanation:	
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Protective Life Insurance Company	\$25.00	04/28/2008	19935661

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Withdrawn	Rosalind Minor (FM)	07/23/2008	07/23/2008

Amendments

Item	Schedule	Created By	Created On	Date Submitted
Withdrawal Letter	Supporting Document	Lisa Chaves	05/29/2008	05/29/2008

<i>SERFF Tracking Number:</i>	<i>PRTD-125625624</i>	<i>State:</i>	<i>Arkansas</i>
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Disposition

Disposition Date: 07/23/2008

Implementation Date:

Status: Withdrawn

Comment: As requested in your letter of 5/29/08, this filing is being withdrawn.

Rate data does NOT apply to filing.

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Item Type	Item Name	Item Status	Public Access
Supporting Document	Withdrawal Letter	Withdrawn	Yes
Form	HeritageGuard SPWL	Withdrawn	Yes

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Amendment Letter

Amendment Date:

Submitted Date: 05/29/2008

Comments:

Please see attached request to withdraw filing.

Changed Items:

Supporting Document Schedule Item Changes:

User Added -Name: Withdrawal Letter

Comment:

Withdrawal Letter for PRTD-125625624.pdf

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Form Schedule

Lead Form Number: CLBD.1011.04.08

Review Status	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Withdrawn	CLBD.1011.04.08	Advertising	HeritageGuard SPWL	Initial			Ad CLBD.1011.04.08.pdf



Wealth

Getting Started with Wealth Transfer

Millions of Americans want to leverage their hard-earned assets for the greatest benefit of their heirs. One way to do this is through wealth transfer, which is focused on optimizing portfolio values for beneficiaries.

Next time you meet with your clients, ask them this:

“Mr. and Mrs. Smith, if things go the way you have planned, what’s going to happen to that certificate of deposit (or that annuity, or that mutual fund, or whichever asset you are focusing on in the discussion)?”

*More than likely, the answer will be...
...“It’s going to my children.”*

Effective wealth transfer can be challenging, particularly when it comes to taxes.

- First, the assets must go through probate
- Then, the assets are received by the beneficiary, who must then pay all federal, estate, state and other taxes that may apply

So, why don’t more people simply give the funds to their beneficiaries before they die to help them minimize or alleviate tax burdens? In many cases, they’re concerned they’ll need the money should an unexpected event occur.

There’s a life insurance product that can help your clients protect their assets while being prepared for life’s unexpected costs – **Protective HeritageGuard SPWL®** from Protective Life Insurance Company. Read on to learn more.

Protective 
Life Insurance Company
100 YEARS OF SERVICE
Doing the right thing is smart business.®

CLBD.1011.04.08

For Financial Institution Use Only.
Do Not Use with Consumers.

Not a Deposit	Not Insured By Any Federal Government Agency
No Bank Guarantee	Not FDIC Insured

Protective HeritageGuard SPWL®

Protective HeritageGuard SPWL, a Single Premium Whole Life product, is designed to help your clients transfer wealth quickly and easily to their beneficiaries. In addition, HeritageGuard:

Provides Peace of Mind with the NEW Long-Term Care Accelerated Death Benefit Rider¹

- Accelerates up to 100% of the policy's death benefit
 - 2% of the initial Face Amount per month for Nursing Home Care
 - 1% of the initial Face Amount per month for Community Care
 - \$7,500 monthly maximum payment

Avoids Probate

- Benefit is payable directly to beneficiaries, generally passing without legal costs and delays

Provides Liquidity

- 10% of the single premium is available each year without surrender charges
- Qualified Medical Stay Waiver of Surrender Charges Provision
- Return of Premium Benefit Rider
- Terminal Illness Accelerated Death Benefit

Insured's Name:	Client, Valued	Single Premium:	\$100,000.00
Issue Age:	65	Face Amount:	\$196,000.00
Sex:	Female	State:	OH

Beginning of Year	Attained Age	Guaranteed Death Benefit	Guaranteed Minimum Cash Value
1	65	196,000	100,000
2	66	196,000	100,000
3	67	196,000	100,000
4	68	196,000	100,000
5	69	196,000	102,332
6	70	196,000	105,527
7	71	196,000	108,784
8	72	196,000	112,081
9	73	196,000	115,390
10	74	196,000	118,686

To learn more about wealth transfer or HeritageGuard, contact your Divisional Sales Director or the Financial Institution Sales Desk at 888-340-3428.

¹ This rider is available at an additional cost and may not be available in all states. State variations may apply. Please review the rider for more complete information. Copies of any state required long-term care licensing and/or training certifications are required to be submitted with the application.

Protective HeritageGuard SPWL is non-participating single premium whole life insurance, policy form series P-4012, issued by Protective Life Insurance Company, 2801 Hwy 280 South, Birmingham, AL 35223. Product features and availability may vary by state. Consult policy for benefits, riders, limitations, and exclusions. Subject to underwriting. Two-year contestable and suicide period. Benefits adjusted for misstatements of age or gender.

Single premium whole life insurance generally becomes a modified endowment contract. If a policy is a modified endowment contract, loans are also taxable, and loans, withdrawals and surrenders are treated first as distributions of the policy gain subject to ordinary income taxation and may be subject to an additional 10% federal tax penalty if made prior to age 59½.

Loans, if not repaid, and withdrawals reduce the policy's death benefit and cash value. The tax treatment of life insurance is subject to change. Neither Protective nor its representatives offer legal or tax advice. Investors should consult their legal or tax advisor regarding their individual situation.

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Rate Information

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Supporting Document Schedules

Satisfied -Name:	Withdrawal Letter	Review Status:	Withdrawn	07/23/2008
Comments:				
Attachment:	Withdrawal Letter for PRTD-125625624.pdf			

Jonie E. Adams, JD
Advertising Compliance Director
Telephone (205) 268-5166 / Toll-Free (800) 866-3555
Facsimile (205) 268-7516
e-mail: jonie.adams@protective.com

May 29, 2008

Harris Shearer
Arkansas Insurance Department
1200 West 3rd Street
Little Rock, AR 72201-1904

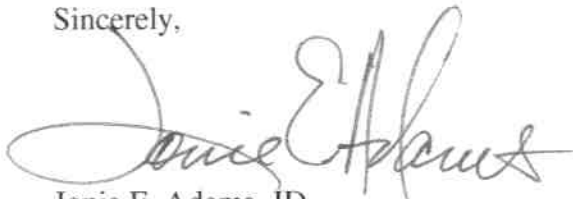
Re: PRTD-125625624

Dear Mr. Shearer:

It has come to my attention that this filing was made in error. Therefore, we respectfully request to withdraw this marketing material submitted for review.

We apologize for any inconvenience.

Sincerely,



Jonie E. Adams, JD
Advertising Compliance Director
1-800-866-9933, Ext. 5166
jonie.adams@protective.com